

Appl. No. 09/931,677  
Amdt. Dated November 3, 2005  
Reply to Office action of January 27, 2005

**Amendments to the Claims:**

This listing of claims will replace all prior versions, and listings, of claims in the application:

**Listing of Claims:**

1. (currently amended) A ~~commercial business~~ method comprising the steps of:  
establishing a manager;  
establishing a one to many relationship between the manager and plural consumers;  
establishing a one to many relationship between the manager and plural manufacturers of consumer products;  
establishing a one to many relationship between the manager and plural retailers via an electronic automated means;  
producing a plurality of a universal coupon wallet cards;  
issuing one of the wallet cards to each of the plural consumers;  
identifying selected publically placed coupons, offering a purchase discount for a selected product, with a notification indicia related to the wallet cards;  
issuing the purchase discount for each of the selected products purchased at an one of the plural retailers by any one of the plural consumers upon presentation of one of the wallet cards;  
notifying the manager of each of the purchase discount identified to the manager via the electronic automated means;  
paying, to the manager, a manufacturers rebated related to the purchase discounts tendered by the retailers and a manager service fee; and  
paying, to the retailers, the manufacturers rebate.
2. (currently amended) A ~~commercial business~~ method comprising the steps of:  
establishing a manager;  
establishing a one to many relationship between the manger and plural consumers;  
establishing a one to many relationship between the manager and plural manufacturers of consumer products;

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establishing a one to many relationship between the manager and plural retailers;  
establishing a one to many relationship between the manager and plural retailers  
via an electronic automated means;

producing a plurality of a universal coupon wallet card;  
issuing one of the wallet cards to each of the plural consumers;  
identifying selected publically placed coupons, offering a purchase discount for a  
selected product, with a notification indicia related to the wallet cards;  
issuing the purchase discount for each of the selected products purchased at any  
one of the plural retailers by any one of the plural consumers upon presentation of one of  
the wallet cards;

notifying the manufacturers of each of the purchase discounts issued by the  
retailers via the electronic automated means;

paying, to the manager, a manufacturers rebate related to the purchase discounts  
tendered by the retailers and a manager service fee; and paying, to the retailers, the  
manufacturers rebate.

3. (currently amended) A ~~commercial business~~ method comprising the steps of:

establishing a manager;  
establishing a one to many relationship between the manager and plural  
consumers;

establishing a one to many relationship between the manager and plural  
manufacturers of consumer products;

establishing a one to many relationship between the manager and plural retailers  
via an electronic automated means;

producing a plurality of a universal coupon wallet card;  
issuing one of the wallet cards to each of the plural consumers;  
identifying selected publically placed coupons, offering a purchase discount for a  
selected product, with a notification indicia related to the wallet cards;

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issuing the purchase discount for each of the selected products purchased at any one of the plural retailers by any one of the plural consumers upon presentation of one of the wallet cards;

notifying the manufacturers of each of the purchase discounts issued by the retailers via the electronic automated means;

paying, to the retailers, a manufacturers rebate related to the purchase discounts tendered by the retailers; and

paying, to the manager, a service fee.

4. (new) A method comprising:

issuing a universal coupon card containing information related to coupon card transaction to a consumer, the information corresponding to a coupon identified by a notification indicia and being embedded in the card via an electronic or magnetic medium, the coupon card being redeemable at a retailer to receive a discount for a good or service provided by a manufacturer;

alerting the manufacturer and the retailer about the coupon card transaction;

receiving a notification via an electronic means of the discount from the retailer;

and

receiving a service fee from the manufacturer.

5. (new) The method of claim 4 further comprising:

receiving a rebate from the manufacturer associated with the good or service; and  
paying the rebate to the retailer.

6. (new) The method of claim 4 wherein the coupon card transaction includes presenting the coupon card by the consumer to the retailer when the consumer purchases the good or service.

7. (new) A card comprising:

an electronic or magnetic medium to contain information related to coupon card transaction used by a consumer, the information corresponding to a coupon identified by

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a notification indicia and offering a discount for a good or service, the information being scanned by a retailer when the consumer purchases the good or service to receive the discount.

8. (new) The card of claim 7 wherein the information comprises:  
personal identification information to identify the consumer.
9. (new) The card of claim 7 wherein the information comprises:  
a value amount purchased by the consumer for a later discounted purchase.
10. (new) The card of claim 7 wherein the information comprises:  
a fixed or variable discount level providing a privilege for a consumer action.
11. (new) The card of claim 7 wherein the information comprises:  
a combination of a credit or debit and a discount coupon.